

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

-----X
IN RE:

**MICHAEL J. COCCHIOLA and
TINA L. COCCHIOLA**

CHAPTER 13

CASE NO.: 16-12509-ref

Debtor,

-----X

4th Amended Chapter 13 PLAN

1. The future earnings of the debtor are submitted to the supervision and control of the trustee and the debtor. **Debtor has paid \$8,600.00 to the trustee to-date:**

\$550.00 per month for 43 months beginning September 8, 2017 per month to be distributed by the Trustee under the Plan;

Debtor is currently responsible for repayment of a 401k loan with 36 payments remaining on the loan balance; monthly payments of \$926.48 will end August 2020. **At that time, debtors Plan payment will increase for a monthly payment of \$1,476.48 per month for 9 months beginning August 8, 2020 per month to be distributed by the Trustee under the Plan;**

*Debtor will file an adversary action against Guardian legal Council, Inc., to recover pre-petition monies paid regarding a fraudulent debt settlement transaction. Debtor will commit **1** (one) payment of \$4,539.00 of recovery to the Plan upon receipt.

The Plan is funded at \$50,077.32

2. From the payments so received, the trustee shall make disbursements as follows:

(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Section 507 to:

ROACH & LEITE, LLC:	\$1,500.00
Administrative Claim (see for 2016b for additional description)	

CHAPTER 13 TRUSTEE	\$4,539.00
Debtor(s) provide for Trustee administrative fee at 10%	

(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

WELLS FARGO BANK HOME EQUITY [POC#5]: \$0.00

No equity exists see stipulation
(2309 Katie Court, Easton, PA)

MERCHANT'S BANK [POC#9]: \$0.00

Debtor shall tender post petition payments directly to creditor outside
of this Plan. (695 Winterthur Way, Easton, PA)

HYUNDAI FINANCE [POC#10]: \$0.00

Debtor shall tender post petition payments directly to creditor
Auto Loan (2012 Hyundai Sonata) outside of this Plan.

BANK OF AMERICA, N.A. [POC#11]: \$0.00

Debtor shall tender post petition payments directly to creditor outside
of this Plan. (2309 Katie Court, Easton, PA)

(c) Holders of secured claims which debtor will seek to "Cram-Down" as
follows:

(d) Subsequent to-pro rata with dividends to secured
creditor, dividends to unsecured creditors whose claims are duly filed and allowed as follows:

PRO RATA DISTRIBUTION

General Unsecured Class to receive \$35,000.00
(non-exempt Chapter 7 liquidation)

3. The following executory contract of the debtor are rejected: **None**

4. All secured creditors subject to the Chapter 13
Plan as set forth shall retain all liens upon the appropriate motion on the subject property
as each security agreement provides.

5. All liens which may be avoided pursuant to 11 U.S.C. Section 522(f) are
hereby avoided.

6. Title to the debtors' property shall revert in the debtor on confirmation of
a plan or upon dismissal of the case after confirmation pursuant to 11 U.S.C. Section 350.

Dated: 8/8/2017 /s/ Michael Cocchiola
Debtor

Dated: 8/8/2017 /s/ Robert Leite-Young
Attorney for Debtor

Acceptances may be mailed to Robert Leite-Young, Esquire, 6950 Castor Avenue, Philadelphia, PA 19149.